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SENIOR 2006 SUMMIT

Protecting and Serving California's Aging Population

FRIDAY, MAY 12, 2006

SACRAMENTO
CONVENTION CENTER

1400 J Street, Sacramento, California 95814

www.seniorsummit.ca.gov

AGENDA

8:00 am Registration

9:00 am **Welcome and Keynote Address**
Exhibit Hall E

10:00 am **Panel Presentation** Exhibit Hall E
Protecting Senior Consumers
A State Approach

11:05 am **Panel Presentation** Exhibit Hall E
Protecting Senior Consumers
A Local Approach

12:15 pm Lunch Break

1:00 pm **Interactive Workshops—Session 1**
Check Your Provider's License
Meeting Room 105
One-Stop Shop Success Stories
Meeting Room 103
Education, Media Relations, and Outreach
for Non-English Speaking Seniors
Meeting Room 101
Privacy and Identity Theft
Exhibit Hall E
Senior Scam Stopper Workshop
Meeting Room 104

2:05 pm **Interactive Workshops—Session 2**

Health Insurance 101

Meeting Room 101

How to Choose a Long-Term Care Facility

Meeting Room 103

Elder Fraud

Meeting Room 104

Preventing Elder Financial Abuse

Exhibit Hall E

Senior Issues in Emergency
Medical Services

Meeting Room 105

3:10 pm **Interactive Workshops—Session 3**

Scams 101

Exhibit Hall E

Conservatorship

Meeting Room 104

Real Estate Scams

Meeting Room 101

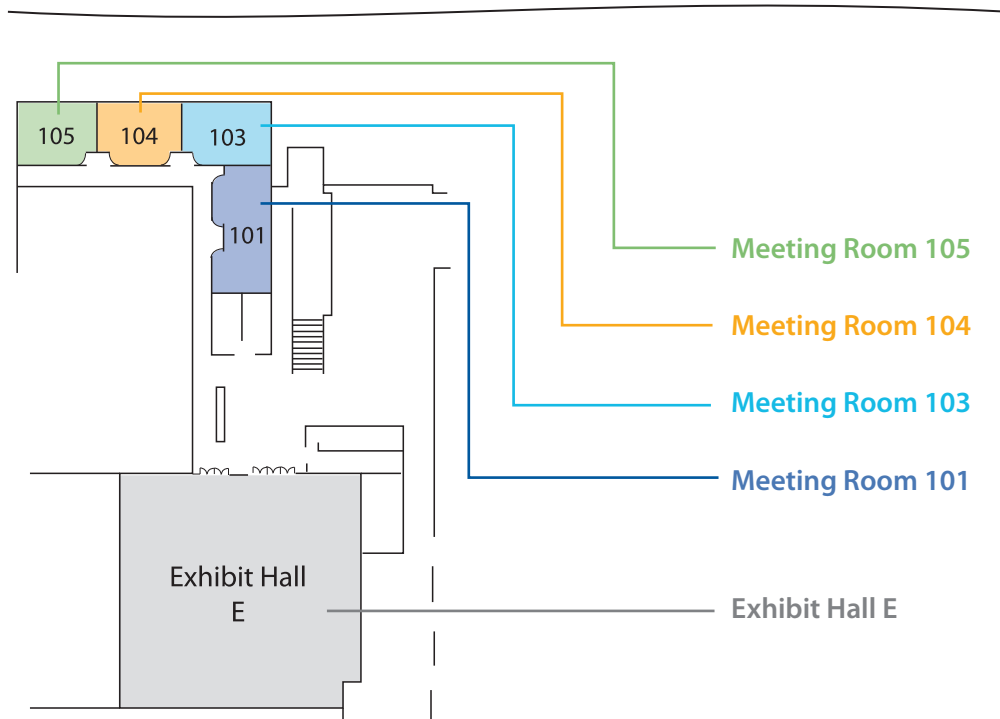
Buyer Beware

Meeting Room 105

"A Day in the Life of Adult
Protective Services"

Meeting Room 103

4:15 pm **Closing Remarks**





Dear Participants,

It is my pleasure to welcome you to *Senior Summit 2006: Protecting and Serving California's Aging Population*.

California's seniors make up an increasing share of our population as the "Baby Boom" generation continues its march toward retirement age. This will mean new challenges in the coming years for state, federal, and local government agencies, community-based organizations, and others who provide services to seniors.

All of us who are interested in protecting California's aging population know that meeting these challenges will require new partnerships and new ways of working together. Forums such as these provide us with that opportunity and I am extremely proud that we are taking a step in that direction today.

We look forward to working with all of you to better serve California's seniors.

Sincerely,

A handwritten signature in cursive script that reads "Charlene Zettel".

CHARLENE ZETTEL, Director
California Department of Consumer Affairs



KEYNOTE SPEAKER



Josefina G. Carbonell

*Assistant Secretary for Aging,
U.S. Department of Health and Human Services*

Josefina G. Carbonell was appointed by the President and sworn in as Assistant Secretary for Aging at the U.S. Department of Health and Human Services (HHS) on August 8, 2001.

The Administration on Aging (AoA) is the federal focal point and advocacy agency for older Americans and their concerns. Through the Aging Network, AoA reaches into every community by providing services and support such as information and referral, adult day care, elder abuse prevention, home-delivered meals, in-home care, transportation, and services for caregivers. These services are designed to maintain the dignity and quality of life of older Americans and their families.

As the Assistant Secretary for Aging, Carbonell is dedicated to preparing America to meet the challenges and to maximize the opportunities presented by the longevity of its people. Her priorities include ensuring that Administration on Aging and the Aging Network continue to play a leadership role in shaping our evolving health and long-term care system on behalf of older people, helping older people to stay active and healthy, supporting families in their efforts to care for their loved ones at home and in the community, and ensuring the rights of older people.

Prior to joining HHS, she was President and CEO of the largest Hispanic geriatric health and human service organization in the nation—Little Havana Activities & Nutrition Centers (LHANC) in Dade County, Florida.

Carbonell is nationally recognized as a person of compassion and action and is the recipient of numerous awards, including being named as one of the Hispanic Business Most Influential Hispanic Women in 2003. Born in Cuba, she is a devoted daughter to her parents and proud mother to her son, Alfredo, a physician practicing in Richmond, Virginia.



PANEL PRESENTATIONS

Protecting Senior Consumers

A State Approach

Exhibit Hall E

*Moderated by: Henry Renteria, Director,
California Office of Emergency Services*

California Department of Consumer Affairs

The Director of the Department of Consumer Affairs (DCA) will discuss outreach and educational programs, including the Consumer Information Center and Complaint Mediation Program.

Speaker: Charlene Zettel, Director

California Department of Corporations

The Seniors Against Investment Fraud (SAIF) Program is a statewide outreach campaign which operates under the California Department of Corporations. The primary purpose of SAIF is to alert and educate Californians over the age of 50 about investment and telemarketing fraud crimes and how to avoid being victimized by scam artists.

Speaker: Wayne Strumpfer, Acting Commissioner

California Department of Health Services' Office of Long-Term Care

The Director of the Department of Health Services will discuss its Office of Long-Term Care, Program of All-Inclusive Care for the Elderly (PACE), nursing homes, patient rights, and medical supplies and devices.

Speaker: Sandra Shewry, Director

Office of the Attorney General

A representative of the Office of the Attorney General will discuss the Elder Abuse Prevention Program.

Speaker: Peggy L. Osborn, Program Manager

Protecting Senior Consumers

A Local Approach

Exhibit Hall E

*Moderated by: Sheriff Edward G. Prieto, Sheriff-Coroner,
Yolo County*

Santa Clara County Adult Protective Services

The Santa Clara County Rapid Response Team will outline how it started its program.

*Speaker: Betty F. Malks, Director, Santa Clara County
Department of Aging and Adult Services*

San Diego and Sonoma County Offices: District Attorneys, Sheriff, CBO and APS

Representatives from the San Diego and Sonoma County District Attorneys Offices will describe their successful partnerships with law enforcement, Adult Protective Services (APS), and community-based organizations.

*Speaker: Stephan R. Passalacqua, Sonoma County District
Attorney; and Paul Greenwood, Deputy District
Attorney, San Diego County*

Riverside County's Elder Abuse Program

Learn about the elder and dependent adult abuse prevention and education program operating in Riverside County that works with law enforcement and other human service providers to raise public awareness and provide coordinated responses to elder abuse.

Speaker: Margo Hamilton, Regional Manager

Sacramento County

Learn about Sacramento County's partnership with law enforcement, public health, social service agencies, and healthcare providers to prevent and detect elder abuse.

*Speaker: Jeffrey Rose, Assistant Chief Deputy,
District Attorney's Office*



INTERACTIVE WORKSHOPS

Session 1

Check Your Provider's License *

Meeting Room 105

See a web demonstration and learn how to check your provider's license online.

Speakers: Candis Cohen, Medical Board of California; Ruth Ann Terry, Board of Registered Nursing; and Patricia Harris, Board of Pharmacy

One-Stop Shop Success Stories * 🌿

Meeting Room 103

Hear in detail how San Diego, Fresno, and Sonoma Counties maintain successful partnerships with law enforcement, Adult Protective Services (APS), and Community-Based Organizations.

Speakers: Paul Greenwood, Deputy District Attorney, San Diego County; Stephan R. Passalacqua, Sonoma County District Attorney; and Detective Dave Case, Fresno County Sheriff's Department

Education, Media Relations, and Outreach for Non-English Speaking Seniors * 🌿

Meeting Room 101

Learn how to communicate to non-English speaking senior consumers.

Speakers: Pastor Herrera, Jr., County of Los Angeles Department of Consumer Affairs; Bev Augustine, California Department of Consumer Affairs; and Ken McElDowney, Consumer Action

Privacy and Identity Theft *

Exhibit Hall E

The California Office of Privacy Protection will discuss how to remove yourself from marketing lists, provide information about Social Security numbers, and update the audience on the latest in credit freeze laws.

Speakers: Debbie Castanon and Christina Savage, California Office of Privacy Protection, California Department of Consumer Affairs

Senior Scam Stopper Workshop * 🌿

Meeting Room 104

Learn about the latest education programs to prevent senior scams.

Speakers: Steve Sands, Registrar, Contractors State License Board; Casey L. Young, AARP; Carol D. Chesbrough, Chief Deputy Commissioner, Department of Financial Institutions; and Deborah Anderson-Ladd, Acting Bureau Chief, California Department of Insurance

Session 2

Health Insurance 101 * 🌿

Meeting Room 101

Learn about the Health Insurance Counseling and Advocacy Program (HICAP) and how the Department of Health and Human Services is addressing the Medicare Part D issue.

Speakers: Darrick Lam, Program Specialist, U.S. Department of Health and Human Services; and Tatiana Fassieux, California Health Advocates

How to Choose a Long-Term Care Facility *

Meeting Room 103

Learn the ins and outs of the long-term care facility process from the Department of Health Services, the Department of Social Services, and the Department of Aging.

Speakers: Catherine Fowler, California Department of Health Services; Joseph Rodrigues, California Department of Aging; and Mary Jolls and John Mongeau, California Department of Social Services

Elder Fraud * 🌿

Meeting Room 104

A train-the-trainer session will teach you how to use the free, multilingual, MoneyWi\$e Elder Fraud module to educate low- and moderate-income consumers in the community.

Speakers: Candace Acevedo, Associate Director, and Mikael Wagner, Consumer Advocate and Trainer, Consumer Action

Preventing Elder Financial Abuse * 🌿

Exhibit Hall E

Learn how the elder financial abuse reporting laws are being implemented and how financial institutions are educating the public.

Speakers: Lynn Athens, President and CEO, Spectrum Federal Credit Union; Neil B. Martin, Senior Vice President and Counsel, City National Bank; and Margo Hamilton, Regional Trainer, C.A.R.E. Program, Riverside County

Senior Issues in Emergency Medical Services * ▲

Meeting Room 105

Learn about senior issues that Emergency Medical Technicians (EMTs) and paramedics confront in the course of duty, including geriatric emergencies and "Do Not Resuscitate" issues. The topic of individual disaster preparedness for seniors will also be examined.

Speaker: Daniel R. Smiley, Chief Deputy Director, Emergency Medical Services Authority



Session 3

Scams 101 * 🌟 ● Exhibit Hall E

A representative from the United States Postal Service, a Consumer Protection District Attorney, and a representative from the Federal Bureau of Investigation will discuss telemarketing fraud, door-to-door sales, sweepstakes, foreign lottery scams, and charity fraud.

Speakers: Debbie Deem, Victim Specialist, Federal Bureau of Investigation; John Wilson, Deputy District Attorney, San Mateo County District Attorney's Office; and Jeff Fitch, Inspector, U.S. Postal Service

Conservatorship * 🌟 Meeting Room 104

Identifying the role of conservators for California seniors.

Speakers: Justice Roger Boren, Administrative Presiding Justice of the Court of Appeal, Second Appellate Court; and Cindy Hendrickson, Deputy District Attorney, Santa Clara County

Real Estate Scams * Meeting Room 101

Learn the warning signs of predatory lending, mortgage rescue schemes, and equity stripping from representatives from the California Department of Real Estate, the California Department of Corporations, and the County of Los Angeles Department of Consumer Affairs, Real Estate Division.

Speakers: Wayne Strumpfer, Acting Commissioner, California Department of Corporations; Gary Sibner, Deputy Commissioner, California Department of Real Estate; and Rigoberto Reyes, Supervising Chief Investigator, County of Los Angeles Department of Consumer Affairs

Buyer Beware * Meeting Room 105

Representatives from the Department of Consumer Affairs' Bureau of Automotive Repair (BAR), Complaint Mediation Program, Cemetery and Funeral Bureau, and Hearing Aid Dispensers Bureau will discuss what to look out for when making purchases and how to be assured of good quality service.

Speakers: Dick Ross, Chief, BAR; Gil DeLuna, Outreach Manager, California Department of Consumer Affairs; Tonya Blood, Chief, Hearing Aid Dispensers Bureau; and Sherrie Moffet-Bell, Chief, Cemetery and Funeral Bureau

"A Day in the Life of Adult Protective Services" * 🌟 Meeting Room 103

Get an in-depth view of how local and state government deals with elder financial abuse.

Speakers: Jamie Buckmaster, Santa Clara County Social Services Agency, Adult Protective Services; Debra Morrow, Program Manager, Adult Protective Services, Sacramento County Department of Health and Human Services; and Eileen Carroll, California Department of Social Services, Adult Programs Operations Bureau

* This Interactive Workshop is equivalent to one hour of Continuing Education for Board of Registered Nursing licensees. CEP #02110

🌟 This Interactive Workshop meets the Continuing Education requirement for Board of Behavioral Sciences licensees. PCE #3710

● This Interactive Workshop meets the MCLE credit requirements for the California District Attorneys Association. MCLE #1123

▲ This Interactive Workshop is equivalent to one hour of Continuing Education for Emergency Medical Technicians and Paramedics. CA EMSA #94-0001



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Identity theft is a very personal crime that occurs when someone uses information such as your name, Social Security number, credit card number or other identifying information, without your permission, to commit fraud. Capital One understands that identity theft is a growing concern, and it is a frustrating experience for the victims. We share these concerns and want to arm consumers with information to protect them from any unauthorized use of their personal information.

To educate consumers, Capital One has partnered with the Federal Trade Commission (FTC) to offer a guide that provides step-by-step advice on how to tackle identity theft. In addition, we have partnered with San Francisco-based Consumer Action to create *Just Say No to Senior Scams*, a part of the MoneyWi\$e series co-owned by Capital One and Consumer Action. MoneyWi\$e is the first program of its kind to combine free, multilingual, financial education materials with community training and seminars to give consumers at all income levels both the information and the practical assistance they need to make smart financial decisions. You can access the *Just Say No to Senior Scams* guide online at www.money-wise.org.

For more information about Capital One, please visit www.capitalone.com.

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Kaiser Permanente is America's leading integrated health plan. Founded in 1945, it is a nonprofit, group practice prepayment program with headquarters in Oakland, California. Kaiser Permanente serves the health care needs of 8.3 million members in nine states and the District of Columbia. Today, it encompasses the nonprofit Kaiser Foundation Health Plan, Inc., Kaiser Foundation Hospitals and their subsidiaries, and the for-profit Permanente Medical Groups. Nationwide, Kaiser Permanente includes approximately 140,000 technical, administrative, and clerical employees and caregivers, and more than 11,000 physicians representing all specialties.

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Washington, DC 20004
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American Express Company is a diversified worldwide travel, network, and financial services provider. It is a world leader in charge and credit cards, Travelers Cheques, travel, financial planning, investment products, insurance, and international banking. Trust and security have been the hallmarks of the American Express brand for more than 150 years and protecting the security of our customers' important personal information against fraud and identity theft is a top priority. We work in partnership with law enforcement, government agencies, and industry partners, but our most important partners are consumers. We are proud of our company's long-standing leadership in fraud prevention.



California Bankers Association

Sacramento, CA
(916) 441-7377
ayates@calbankers.com

Established more than 110 years ago, the California Bankers Association (CBA) is one of the largest state banking trade associations in the country. CBA leads the way in developing relevant educational and legislative solutions to some of California's more pressing financial and banking issues, including financial privacy, predatory lending, usage fees, and financial elder abuse. CBA's membership includes more than 300 of California's commercial, industrial and community banks and savings associations.



SPEAKERS



Henry Renteria

Director, Office of Emergency Services

Henry Renteria is the Director of the Governor's Office of Emergency Services (OES). Currently, he is guiding State recovery efforts for damages stemming from severe rain and storms that have led to a State of Emergency

proclamation covering 23 of California's 58 counties. Prior to his appointment as Director, Renteria led the City of Oakland's Office of Emergency Services. While there, he coordinated the City's response and recovery operations for the 1991 Oakland Hills Firestorm, the 1989 Loma Prieta Earthquake, and six other disasters. He was also responsible for city-wide disaster planning, response, recovery, and mitigation programs.



Sandra Shewry

Director, Department of Health Services

Sandra Shewry serves as the Director of California's State Department of Health Services (DHS), one of the largest state departments with a budget of \$34 billion and 6,000 employees. In her role as Director, Shewry administers public

health, education, disease prevention, and health protection programs for 35 million Californians. She administers the State's Medicaid Program (Medi-Cal) providing health care services to more than 6,000,000 individuals annually. Shewry began her state career with the Department of Health Services as a health planning analyst and later served as an assistant secretary at the Health and Welfare Agency.



Charlene Zettel

Director, California Department of Consumer Affairs

Charlene Zettel was appointed Director of the California Department of Consumer Affairs by Governor Arnold Schwarzenegger in March 2004. She has the distinction of being

the first Republican Latina elected to the State Legislature. During her two Assembly terms, she worked with senior citizen advocates, district attorneys and law enforcement to champion laws protecting our seniors. Her accomplishments include AB 526, which preserved critical testimony of abused elderly victims, AB 2063, which allowed an abuser's prior acts to be admissible in court, and AB 1767, which provided protections against computer terrorists.

Peggy L. Osborn

Program Manager, Office of the Attorney General

Peggy L. Osborn serves as Program Manager for the Elder and Dependent Adult Abuse Prevention Program in the Office of the California Attorney General. She currently directs the Attorney General's Statewide Elder and Dependent Adult Abuse Public Awareness Campaign. She is currently producing a Financial Abuse Prevention video and accompanying booklet, and is responsible for the development of the Department of Justice's Elder and Dependent Adult Abuse Training Curriculum and video. Osborn worked for the California Legislature for 18 years. She is a current member of the Sacramento Financial Abuse Specialist Team, Elder Death Review Team, and Coalition for Compassionate Care.



Wayne Strumpf

Acting Commissioner, Department of Corporations

Wayne Strumpf is the Acting Corporations Commissioner for the California Department of Corporations, California's investment and financing authority with offices in Sacramento,

Los Angeles, San Francisco and San Diego. He is currently a member of the North American Securities Administrators' Association (NASAA), where he serves on the Investor Education section. Prior to his tenure at the Department of Corporations, he served as Deputy Executive Director of the California District Attorneys Association. Before joining the California District Attorneys Association, Strumpf was the Interim Executive Director of the Governor's Office of Criminal Justice Planning from November 2002 to September 2003.



Edward G. Prieto

Sheriff-Coroner, Yolo County

Edward G. Prieto joined the California Highway Patrol in 1968. He retired from the CHP with 31 years of service after being elected Sheriff-Coroner of Yolo County. As Sheriff-Coroner, he collaborates with many public and

private entities, such as the Rumsey Band of Wintun Indians, Chamber of Commerce, and various Latino organizations. Prieto has also enhanced services to the community through increasing deputies on patrol, starting a retired senior volunteer program, initiating a Sheriff's Posse, a K-9 Program, and enlarging the Animal Services Annex using outside grant funding. He has also redesigned the information technology component of the Department, improving both officer safety and community service.



SPEAKERS



Betty F. Malks

Director, Santa Clara County Department of Aging and Adult Services

In her role as Department Director, Betty F. Malks spearheaded the creation of the Santa Clara County's Department of Aging and Adult Services (DAAS), bringing together all adult programs

under one umbrella, including Adult Protective Services, Public Administrator/Guardian/Conservator, In-Home Supportive Services, and Senior Nutrition. Most recently, she has been appointed as the North American Regional Representative for the International Network for the Prevention of Elder Abuse (INPEA) and is a member of the Education Committee of the National Committee for the Prevention of Elder Abuse (NCPEA). She is the recipient of numerous awards and commendations, and is a published author.



Stephan R. Passalacqua

Sonoma County District Attorney

Stephan R. Passalacqua was elected as the 35th District Attorney for the County of Sonoma in March of 2002. From 1989 to 2003, he played a key role in fighting crime and gained recognition for his fair, tough, and effective

prosecution of complex cases, including sexual assaults, domestic violence, and other violent crimes. As District Attorney, his top priority is crime prosecution, but his goals are crime prevention and to continue to expand services to victims of crime. He and his wife, Angelia, a Sonoma County probation officer, and their daughter, Sophia, continue to live in his home town of Healdsburg.

Paul Greenwood

Deputy District Attorney, San Diego County

Paul Greenwood is Deputy District Attorney for San Diego County. He has served as a prosecutor for the District Attorney's Office since March 1993, and as head of the Elder Abuse Prosecution Unit since 1996. He has been involved in the prosecution of more than 200 felony cases involving both physical and financial elder abuse. He has been featured on both CBS's *Eye on America* and the *NBC Nightly News*, a reflection of the growing trend in mainstream media to bring national attention to the increase in incidents of elder abuse in the United States.



Margo Hamilton

Regional Manager, Riverside County Elder Abuse Program

Margo Hamilton is the founding Regional Manager of the C.A.R.E. Program of Riverside County, an award-winning program that provides elder abuse training, education, and advocacy for

elderly victims of fraud. She manages three elder abuse teams, whose members have partnered to save/return over \$41 million to elder victims of financial abuse and fraud. C.A.R.E. received the 2003 "Elder Abuse Prevention Award" from the National Committee to Preserve Social Security and Medicare in Washington, D.C. C.A.R.E. was named a Top 15 Finalist out of 1,000 applicants for the "Innovations in American Government" award from the Kennedy School at Harvard.

Jeffrey Rose

Assistant Chief Deputy District Attorney's Office, Sacramento County

Jeffrey Rose serves as Assistant Chief Deputy District Attorney for Sacramento County, supervising attorneys in the following units: Adult Sexual Assault Prosecution, Special Assault and Child Abuse, and Misdemeanor and Insurance Fraud. Prior to his current position, he had 24 years of experience in the Sacramento County District Attorney's Office as Deputy District Attorney in both the Career Criminal and the Homicide Units. He was also a founding attorney of the Adult Sexual Assault Prosecution Unit, which he supervised for eleven years. He holds a Juris Doctorate degree from Hastings College of the Law, and a bachelor of arts degree from the University of California at Santa Barbara.



Candis Cohen

Assistant Director for Public and Media Relations, Medical Board of California

Candis Cohen has worked for the Department of Consumer Affairs for 28 years, and has been the information officer for the Medical Board of California for the past 13 years. In that

capacity, she is responsible for the board's media and public education programs. She is a native Sacramentan and holds a master's degree in Government and a Juris Doctorate degree from McGeorge School of Law.

**Ruth Ann Terry***Executive Officer,
Board of Registered Nursing*

Ruth Ann Terry currently serves as Executive Officer for the Board of Registered Nursing of the California Department of Consumer Affairs. Prior to assuming her current position, she

was the Board's Supervising Nursing Education Consultant. Before joining the Board of Registered Nursing, she was a Nursing Education Consultant with the Board of Vocational Nursing and Psychiatric Technicians. She has been recognized by various organizations for her outstanding work and dedication to the field of nursing, among them, the "Meritorious Achievement Award" by the National Council of State Boards of Nursing in 2004. She also finds time to serve on numerous community boards and commissions.

**Patricia Harris***Executive Officer, Board of Pharmacy*

Patricia Harris has been the Executive Officer for the California State Board of Pharmacy of the California Department of Consumer Affairs since 1990. She has been instrumental in the development and implementation of California's

many consumer protection initiatives, such as mandatory patient consultation, registration of pharmacy technicians, quality assurance requirements to prevent prescription errors, an electronic prescription drug monitoring program, and improved wholesale licensing and regulatory requirements. She began her career with the Board as an enforcement coordinator in 1981. Last year, she was elected to the executive committee for the National Association of Boards of Pharmacy.

**Dave Case***Detective, Fresno County Sheriff's
Department*

During his more than 35 years' experience in law enforcement, David B. Case, a Detective for the Fresno County Sheriff's Department, has investigated more than 600 cases of alleged elder

abuse. He is Founder of the Fresno Police Department's first Elder Abuse Investigation Unit and, as Senior Investigator, created brochures and training outlines for the unit. Case also assisted in the creation of the Law Enforcement Division of the Fresno Senior Resource Center. He also helped establish "The Registry," a source list of people who work in the field of home care providers who have completed background and criminal history checks.

**Pastor Herrera, Jr.***Director, County of Los Angeles
Department of Consumer Affairs*

Pastor Herrera, Jr., has been involved in the area of consumer protection for more than 29 years. In March 1991, he was appointed as Director of the Los Angeles County Department of Consumer

Affairs. Prior to his employment with the County of Los Angeles, he was on staff with United Way, Inc., the East Los Angeles Community Service Organization, and has served as a consultant to various community-based organizations. He has made numerous presentations at national and regional conferences on consumer fraud, low-income consumer protection issues, and outreach to the hard-to-reach communities.

Bev Augustine*Deputy Director, California Department of Consumer Affairs*

Bev Augustine is Deputy Director of the Consumer and Community Relations Division at the California Department of Consumer Affairs. In this capacity, she oversees DCA's Consumer Information Center, which responds to 1 million phone calls, letters, and e-mails from consumers and licensees each year; the consumer Complaint Mediation Program; the development and printing of DCA's 200+ consumer publications; and consumer outreach. Bev has worked at DCA almost continually since 1986, when she began her career there as a Graduate Student Assistant. She holds a Master's Degree in English from San Francisco State University.

**Ken McEldowney***Executive Director, Consumer Action*

Ken McEldowney is Executive Director of Consumer Action, a San Francisco-based consumer advocacy and education membership organization. Consumer Action has worked on food, insurance, utility, privacy, toxics, health care,

banking, postal, and telephone issues for 35 years. Its current focus is on ensuring that the interests of low-income and limited English-speaking consumers are protected during this period of deregulation and corporate mergers. Along with other staff, McEldowney represents the consumer interest before state and federal regulatory bodies, Congress, and the California Legislature. Prior to joining Consumer Action, he was consumer editor for a weekly paper.



SPEAKERS



Debbie Castanon

Privacy Specialist, California Office of Privacy Protection, Department of Consumer Affairs

Debbie Castanon works as a Privacy Specialist in the California Department of Consumer Affairs' Office of Privacy Protection. Created by legislation in 2001, the office, the first of its kind in

the nation, is a resource and advocate on identity theft and other privacy issues. In addition to providing information and education for consumers, the Office also publishes privacy practice recommendations for business and other organizations. Debbie has more than 25 years' experience in public service working for both State Government and the University of California, Davis. Her background gives her an understanding of the technological uses of personal information that have become a significant privacy concern.



Christina Savage

Privacy Protection Associate, California Office of Privacy Protection, Department of Consumer Affairs

Christina Savage recently joined the California Office of Privacy Protection as a Privacy Protection Associate. Created by legislation in 2001, the

Office, the first of its kind in the nation,

is a resource and advocate on identity theft and other privacy issues. In addition to providing information and education for consumers, the Office also publishes privacy practice recommendations for business and other organizations. A victim of identity theft herself, Christina is aware of how time-consuming and frustrating it can be to clean up the mess left behind by identity thieves.



Steve Sands

Registrar, Contractors State License Board

Steve Sands has served as Registrar of the Contractors State License Board (CSLB) of the California Department of Consumer Affairs since January 1, 2001. He serves as executive officer to the 15-member policy board and oversees

more than 400 employees at the Board's headquarters in Sacramento and at nine other offices around the state. Under his tenure, the Board has improved its enforcement, licensing, testing and public affairs programs. Today, Mr. Sands leads the Board as it approaches an all-time high of almost 300,000 licenses. From 1986–2000, Mr. Sands was Executive Officer of the California Architects Board.



Casey L. Young

Advocacy Manager, AARP

Casey L. Young is the Advocacy Manager for AARP California. He oversees the AARP legislative and advocacy efforts in California, and serves as the primary AARP legislative advocate in Sacramento.

The AARP California Office monitors and attempts to influence legislative and regulatory activities that may impact the AARP's social impact agenda—protecting its members' economic security, improving health care and supportive services, and promoting more livable communities so that older Californians can age in place as long as possible. Young worked for the State of California for 34 years prior to his position at AARP.



Carol D. Chesbrough

Chief Deputy Commissioner, Department of Financial Institutions

Carol D. Chesbrough joined the Department of Financial Institutions in 2000. She was appointed Chief Deputy Commissioner on June 14, 2001. She has more than 25 years' experience in State

of California management, law and policy positions. She has been an advocate for lifelong learning, strategic planning and leadership development, and is a member of the Board of the Educational Foundation for State Banking Superintendents. She has held positions as an appellate court attorney, deputy attorney general, hearing officer, and senior counsel. She is the recipient of a Gold Superior Accomplishment Award from the Department of Food and Agriculture.

Deborah Anderson-Ladd

Acting Bureau Chief, California Department of Insurance

Deborah Anderson-Ladd is currently serving as Acting Bureau Chief of the Consumer Education and Outreach Bureau (CEO) of the California Department of Insurance (DOI). She has more than 20 years experience as an insurance professional. CEO's programs focus on the Insurance Commissioner's objectives to reach various venues and consumers in California. The Bureau provides education to California consumers and promotes DOI's visibility through information guides, conferences, workshops, conferences, forums, seminars, and exhibits. Their mission is to educate consumers on various lines of insurance coverages and to protect them from unscrupulous activities. CEO has focused specifically on California's growing senior population in their outreach activities.

**Darrick Lam***Program Specialist, U.S. Department of Health and Human Services*

Darrick Lam joined the U.S. Administration on Aging (AoA) as an Aging Services Program Specialist in October 2005. He is a Regional Trainer for the American Society on Aging's

Serving Elders of Color: A Training and Networking Initiative, and is a representative on its Multicultural Aging Network. He has over nineteen years of experience in the field of aging and long-term care. He currently serves on several committees, and is working with the CMS to implement the Medicare Part D Prescription Drug Benefits in Regions IX and X.

**Joseph Rodrigues***Ombudsman, Department of Aging*

Joseph Rodrigues was appointed to the position of California State Long-Term Care Ombudsman by Governor Gray Davis in August 2002. Rodrigues oversees 35 local Ombudsman programs, with more than 1,265 certified Ombudsmen,

covering all 58 counties in the State. He has worked in the human services, aging, and long-term care system for more than 20 years. Rodrigues serves as Chair of the National Association of State Ombudsman Program's Data Committee and is a member of the association's Board of Directors. He chaired an ad hoc workgroup of State and local Ombudsmen and researchers that prepared recommendations to the Administration on Aging.

**Tatiana Fassieux***HICAP Program Manager and Board Chair, California Health Advocates*

Tatiana Fassieux has worked for PASSAGES Adult Resource Center, a social service agency based in Chico, California, since March 1995. She has held the position of Program Manager

of the Health Insurance Counseling and Advocacy Program (HICAP) since 1999, and is registered with the California Department of Aging as a certified HICAP counselor. Her service area covers five Northeast counties of Butte, Colusa, Glenn, Tehama and Plumas. Currently, she is serving as Board Chair of California Health Advocates, a nonprofit organization dedicated to timely and responsive education and advocacy efforts on behalf of California Medicare beneficiaries and the pre-retirement population.

**Mary Jolls***Manager, California Department of Social Services*

Mary Jolls is currently the Manager of the Senior Care Program Office in the Community Care Licensing Division of the California Department of Social Services. She has worked for the

Department since 1992. In that time, she has been a Licensing Program Analyst, and the Division's Legislative Consultant in the Department's Office of Legislation.

**Catherine Fowler***Health Facilities Evaluator Supervisor, Department of Health Services*

Catherine Fowler, RN, BSN, has more than 20 years' experience in acute care nursing. She works for the California Department of Health Services as a Health Facilities Evaluator Supervisor.

During her 15 years with the Department, she has surveyed all types of facilities, including SNF, DP, SNF, Home Health, Acute Care Hospitals, Clinics, and ICF/MR Homes. She became a Supervisor in the Chico District Office in December 2005. In her new role, she oversees compliance of nursing homes to regulations, processes state complaints and citations, and makes recommendations to CMS in regard to enforcement solutions for non-compliant facilities.

**John Mongeau***Licensing Program Analyst, California Department of Social Services*

John Mongeau has been with the Community Care Licensing Division of the California Department of Social Services since 1986. While there, he has worked as a Licensing Program Analyst,

a Technical Support Program Analyst, and a Policy Analyst. He is currently the manager of the Senior Care Policy Unit.



SPEAKERS



Candace Acevedo

Associate Director, Consumer Action

Candace Acevedo had been a member of Consumer Action's board of directors for five years before joining the staff in 2005. She is chiefly responsible for all of Consumer Action's training and outreach activities. For

most of her career, Acevedo has focused on helping people improve their credit and management skills. She has 15 years of experience with the Consumer Credit Counseling Service, where she counseled thousands of individuals and families experiencing financial crisis. She served on the executive board of Habitat for Humanity, and provided money and credit management classes for participants in the group's home ownership programs.



Mikael Wagner

Consumer Advocate and Trainer, Consumer Action

Mikael Wagner is a Consumer Advocate and Trainer with Consumer Action, a consumer rights organization based in San Francisco with offices in Los Angeles and Washington, D.C.

He has been with Consumer Action for five years, conducting outreach and training community groups on financial literacy and housing discrimination. Wagner is also a public relations practitioner and owns his own company called Promotions West, which is also based in San Francisco with an office in Washington, D.C. He has worked at KSFO Radio, KSOL Radio, KGO Radio and KTLA Television. He also served as Public Information Officer for the Oakland Unified School District.



Lynn Athens

President and CEO, Spectrum Federal Credit Union

Lynn Athens is the President and CEO of San Francisco-based Spectrum Federal Credit Union. Lynn's entire 31-year career has been in the credit union industry. In addition to numerous

credit union industry-related volunteer and officer positions, Lynn is a member of the Fair Lending Consortium, which was formed to reduce the instance of elder predatory lending. Spectrum is a partner of the Elder Financial Protection Network.



Neil B. Martin

Senior Vice President and Counsel, City National Bank

Neil B. Martin is a Senior Vice President and Senior Counsel in the Legal Division of City National Bank, where he specializes in bank operations, cash management, and the payment system.

He is a member of the CBA Legal Affairs Committee and is a past Chair of that Committee and the Bank Counsel Seminar. He began practicing banking law in the Legal Department of Security Pacific National Bank in 1972. He joined City National in 1998. In 1992, he was honored with the Almon B. McCallum Award for distinguished and meritorious service to the California banking industry.

Debbie Deem

Victim Specialist, Federal Bureau of Investigation

Debbie Deem, FBI Victim Specialist for Los Angeles, has worked with hundreds of victims of personal financial crime, including identity theft, cyber crimes, mass marketing crime, real estate fraud, and investment fraud, as well as business crime victims. For the past 15 years, she has provided training and consultation on issues related to victims of financial crime, its impact and restitution. She is a co-author of "Financial Crime" in the *National Victim Assistance Academy Text*, 2002 edition, published by the Office for Victims of Crime. She also authored "Notes From the Field: Working with the Forgotten Victims of Personal Financial Crime," in the *Journal of Elder Abuse and Neglect*, Vol. 12, No. 2.



John Wilson

Deputy District Attorney, San Mateo County District Attorney's Office

John Wilson is the Deputy District Attorney in Charge of the Consumer and Environmental Division of the San Mateo County District Attorney's Office. He has been a prosecutor for 26 years.

Wilson is a former member of the Board of Directors of the California District Attorneys Association (CDAA). He is also the statewide co-chair of CDAA's Consumer Protection Committee and a member of its Legislation Committee. He has been a visiting lecturer at Santa Clara University and is a former member of the Board of Directors of the Legal Aid Society of San Mateo County.

**Jeff Fitch***Inspector, U.S. Postal Service.*

Postal Inspector Jeff Fitch joined the U.S. Postal Inspection Service in 1994 and was stationed in San Francisco, California. Fitch's assignments have included Security and Prevention, External and Major

Crimes (Mail Theft, Identity Theft, Credit Card Fraud, Post Office Robberies, and Post Office Burglaries). He is currently assigned to the Dangerous Mail Investigations Team, and is also the San Francisco Division's Public Information Officer. The Postal Inspection Service is the federal law enforcement arm of the U.S. Postal Service.

**Gary Sibner***Deputy Commissioner, California Department of Real Estate*

Being involved with the mortgage loan industry since 1976, Gary gained vast experience in many areas of residential lending. Joining the Department of Real Estate in 1990 as a Deputy

Commissioner, he was primarily involved in mortgage loan-related investigations. As manager of the Mortgage Loan Activities Unit, he now oversees advertising compliance, loan servicing inquiries, collection of trust fund reports, and review and approval of advance fee contracts. The unit also acts as one of the Department's primary contacts for industry and consumers for mortgage loan-related questions and information.

**Roger Boren***Administrative Presiding Justice of the Court of Appeal, Second Appellate Court*

Presiding Justice Roger W. Boren was born in Bingham Canyon, Utah, on September 11, 1941, and raised in Burley, Idaho, and Hayward, California. He is presently the Administrative Presiding

Justice of the Second Appellate District of the California Court of Appeal headquartered in Los Angeles. Boren is also the Presiding Justice of Division Two of the Second Appellate District. He began his judicial career when appointed by Governor George Deukmejian to the Newhall Municipal Court in 1984; Governor Wilson appointed Boren to his present position in 1993. Boren and his wife, Windee, are the parents of six adult children.

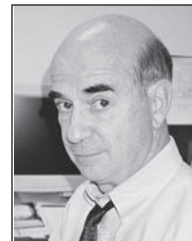
**Rigoberto Reyes***Supervising Chief Investigator, County of Los Angeles Department of Consumer Affairs*

Rigoberto Reyes began his career as an investigator with the County of Los Angeles Department of Consumer Affairs in 1995. He quickly rose through the ranks, and is now the Department's

Supervising Chief Investigator. He oversees several of the Department's programs, which provide consumer counseling, education, and complaint investigation to more than 700,000 customers in a variety of consumer issues, including financial fraud, identity theft, deceptive retail sales, real estate fraud, Small Claims Court advice, and elder abuse. Reyes is currently the President of the California Consumer Affairs Association, a statewide association composed of law enforcement, prosecuting, and consumer advocacy agencies.

Cindy Hendrickson*Deputy District Attorney, Alameda County*

Cindy Seeley Hendrickson is a 1987 graduate of Stanford University and 1990 graduate of UCLA School of Law. She clerked for Johnnie L. Cochran, Jr. during law school. After law school, she spent five years as an associate in a civil litigation firm in San Francisco, joining the Santa Clara County District Attorney's Office in May 1995. She has specialized in prosecuting elder financial abuse cases since March 1999.

**Dick Ross***Chief, Bureau of Automotive Repair (BAR), California Department of Consumer Affairs*

Dick Ross serves as Chief of the Bureau of Automotive Repair in the California Department of Consumer Affairs. Ross worked for more than 30 years as a special agent with the Federal Bureau

of Investigation (FBI). During his career, he served as an inspector and also coordinated FBI security operations at the 1980 Winter Olympics at Lake Placid, N.Y. Following his federal career, he was appointed Deputy Commissioner of the Investigations Branch within the California Department of Insurance. He continues as a member of the Iowa State Bar Association and the Society of Former Special Agents of the FBI.



SPEAKERS



Gil DeLuna

Outreach Manager, California Department of Consumer Affairs

DeLuna was recently appointed Bureau of Automotive Repair's (BAR's) Outreach Manager for the Department of Consumer Affairs' (DCAs') Consumer and Community Relations

Division. As Outreach Manager, DeLuna has developed a grass roots outreach plan that features many of the services that BAR provides, including the Breathe Easier Campaign. DeLuna has been with DCA for more than 19 years. Promotions led to managing BAR Enforcement Field offices in Monterey, Concord, and Hayward. He is the past President of the California Consumer Affairs Association (CCAA) and co-founder and past President of the Asian/Pacific State Employee Association (APSEA)-Northern Chapter.



Tonya Blood

Chief, Hearing Aid Dispensers Bureau

Tonya Blood began serving as the Chief to the Hearing Aid Dispensers Bureau, Telephone Medical Advice Services Bureau, and the Bureau of Naturopathic Medicine on February 1, 2006. She is currently the lead on the Department

of Consumer Affairs' (DCA) Licensing Performance Improvement Review Team. She has served as DCA's Labor Relations Officer since 1999, representing the Department in statewide contract negotiations, various administrative hearings, and as Labor Relations Academy Trainer. During her 15 years of service with DCA, she has also served as the Interim Equal Employment Opportunity Officer and as part of the newly established Administrative Outreach Team.



Sherrie Moffet-Bell

Chief, Cemetery and Funeral Bureau

Sherrie Moffet-Bell was appointed Chief of the Cemetery and Funeral Bureau on December 2, 2004. She leads the Bureau after serving for four years as the Deputy Chief of the Bureau of Security and Investigative Services (BSIS). The

Cemetery and Funeral Bureau is the regulatory body for California's more than 200 cemeteries, 900 funeral homes and 200 crematories. She is responsible for the management of all operational matters, including licensing and enforcement activities. She has also been responsible for the management and coordination of such successful projects as the electronic interface with the Department of Justice, and the development of online licensing applications.

Jamie Buckmaster

Program Manager, Adult Protective Services, Santa Clara County Social Service Agency

Jamie Buckmaster has been Program Manager of Adult Protective Services in Santa Clara County since 1998. She also chairs the award-winning Santa Clara County rapid response Financial Abuse Specialist Team (FAST), co-chairs the Santa Clara County Elder Death Review Team, is a Domestic Violence Commissioner, and participates on many multi-disciplinary teams. Buckmaster is published in the area of elder financial abuse. She has written numerous magazine articles and co-authored the *Santa Clara County Elder and Dependent Adult Abuse Law Enforcement Protocol*. In 2005, she was the coordinator and primary author of "A Day in the Life of Adult Protective Services."

Debra Morrow

Program Manager, Adult Protective Services, Sacramento County Department of Health and Human Services

Debra Morrow has been Program Manager for Sacramento County's Adult Protective Services since 1999. Prior to her current assignment, she worked for many years as a victim advocate/counselor at the Sacramento County District Attorney's Office. While there, she also supervised the victim advocacy program of the Domestic Violence Prosecution Unit, was utilized as an expert in Battered Women's Syndrome, and was one of the founding members of the Sacramento County Domestic Violence Death Review Team. In addition, she managed the Yolo County Sexual Assault and Domestic Violence Center Sex Offender's Treatment Program for six years.

Eileen Carroll

Bureau Chief, Adult Programs Operations Bureau, California Department of Social Services

Eileen Carroll was appointed as Bureau Chief of the Adult Programs Operations Bureau within the Adult Programs Branch (APB) of the California Department of Social Services (DSS) in September 2004. Her duties as Bureau Chief include overseeing policy development, legislation, regulations and operations for Adult Protective Services and three In-Home Support Services Programs that provide services to over 350,000 aged, blind, and disabled persons. She also designed and implemented services, training, research, and evaluation of programs for the Department's Office of Child Abuse Prevention. In addition, Carroll spent four years as Chief of Staff to a California State Senator.



Rosario Marin

Secretary, State and Consumer Services Agency

Rosario Marin was appointed by Governor Arnold Schwarzenegger to serve as Secretary of California's State and Consumer Services Agency on January 31, 2006. Marin was appointed

Treasurer of the United States by President George W. Bush in 2001 and served until 2003. Her duties as U.S. Treasurer included oversight of the U.S. Mint and the Bureau of Engraving and Printing. In addition, she spearheaded the Treasury's financial literacy outreach efforts and served as a member of the Partnership for Prosperity efforts between the U.S. and Mexico, as well as the White House Commission on Educational Excellence for Hispanic Americans.



Daniel R. Smiley

Chief Deputy Director, Emergency Medical Services Authority

Dan Smiley serves as the Chief Deputy Director for the California Emergency Medical Services Authority (EMSA) and has been in that position since 1989. He also served as the Interim Director of

the EMSA from 1989-1993. Prior to joining EMSA, he served as Chief of Emergency Medical Services for the County of Fresno Health Department. Smiley has been involved in emergency medical services since 1974 and has worked as an EMT and a paramedic. He has also served as a Reserve Deputy Sheriff with the Merced County Sheriff's Department.



ADVISORY COMMITTEE

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After the Summit . . .

Visit the Department of Consumer Affairs' Senior Consumer resource page online for the most up-to-date information regarding protection, assistance, and consumer advice for the members of California's aging population.



www.seniorsummit.ca.gov

You can also contact DCA's senior consumer experts at

seniors@dca.ca.gov

or call our toll-free consumer hotline at

1-800-952-5210

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